

## **EXHIBIT B**

### ***Loan Application Packet***

This exhibit contains the complete loan application packet submitted for Plaintiff Maryann Butler's FHA loan, including the Uniform Residential Loan Application (URLA), Loan Estimate, Hazard Insurance documentation, and FHA Addendum (HUD Form 92900-A). The documentation demonstrates that the application was timely and fully submitted and supports Plaintiff's assertion that New American Funding (NAF) falsely claimed the loan was incomplete. The Loan Estimate, dated February 4, 2025, further evidences that underwriting had commenced, and the loan was active under rate lock terms.

This exhibit directly supports Sections 2 and 3 of the Statement of Facts and refutes NAF's procedural defense in response to the Plaintiff's claims.

**New American Funding**

**14511 Myford Road, Suite 100  
Tustin, CA 92780**

**Maryann Butler  
1823 State Street  
Harrisburg, PA**

14511

New American Funding  
Attn: Disclosure Dept.  
Myford Road, Suite  
Tustin, CA 92780

100

In Process

1823

Maryann Butler  
Hastaburg, Et  
17103



Priority Mail

CHANGED CIRCUMSTANCE DETAIL

Loan Number: 1001748263  
Borrower: Maryann Butler  
Borrower:  
Subject Property: 1823 State Street  
Harrisburg, PA 17103

Date of Change: 02/03/2025  
Date of Re-Disclosure: 02/04/2025

Previously, in connection with your loan application, you were provided with a Loan Estimate and/or Closing Disclosure form that contained an estimate of the settlement charges and loan terms for your mortgage loan application. For one or more of the

# In Process

following reasons listed below in the Explanation of Change, we are providing you with a revised disclosure:

Explanation of Change:

Per borrower request, rate has been locked at 7.250% at a cost to the borrower of \$3,537.00.

NAF LOCK INFORMATION: (if applicable)

Interest Rate: 7.250

Lock Expiration Date: 03/20/2025

Acknowledgement:

I/We acknowledge the above changed circumstance and intend to proceed with this loan.

Signed by:  
  
0E380C8A0D3442A

2/5/2025 | 07:46:59 PST

Maryann Butler

Date

Date

NAF\_ChangedCircumstance\_LE



Rev 03.12.2023

# New American Funding, LLC

9150 South Hills Boulevard Suite 260 · Broadview Heights, OH 44147 *Save this Loan Estimate to compare with your Closing Disclosure.*

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## Loan Estimate

DATE ISSUED	2/4/2025
APPLICANTS	Maryann Butler
	1823 State Street
	Harrisburg, PA 17103
PROPERTY	1823 State Street
	Harrisburg, PA 17103



EST. PROP. VALUE \$147,000

LOAN TYPE ☐ Conventional ☒ FHA ☐ VA ☐

Loan Terms		Can this amount increase after closing?
Loan Amount	\$112,179	NO
Interest Rate	7.25 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$886.64	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-11	Years 12-20
Principal & Interest	\$886.64	\$886.64
Mortgage Insurance	+ 45	+ -
Estimated Escrow <i>Amount can increase over time</i>	+ 261	+ 261
<b>Estimated Total Monthly Payment</b>	<b>\$1,193</b>	<b>\$1,148</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$261 Monthly	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES

Costs at Closing	
Estimated Closing Costs	\$12,765 Includes \$10,032 in Loan Costs + \$2,733 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	-\$13,549 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

LOAN TERM 20 years  
 PURPOSE Refinance PRODUCT  
 Fixed Rate

LOAN ID # 1001748263  
 RATE LOCK NO ☒ YES, until 3/20/2025 at 3:00 PM PDT



*Before closing,  
your interest rate,  
points, and lender  
credits can  
change unless  
you lock the  
interest rate. All  
other estimated  
closing costs  
expire on*





**Loan Costs****Other Costs****Closing Cost Details**

<b>A. Origination Charges</b>	<b>\$5,166</b>
3.153 % of Loan Amount (Points)	\$3,537
Lender Fee	\$1,629

<b>E. Taxes and Other Government Fees</b>	<b>\$334</b>
Recording Fees and Other Taxes	\$334

<b>B. Services You Cannot Shop For</b>	<b>\$2,911</b>
Appraisal Fee \$525 Credit Report \$55 eClosing Fee \$50	
Flood Certification	\$6
Mortgage Insurance Premium	\$1,929
Tax Service	\$90

<b>F. Prepays</b>	<b>\$89</b>
Transfer Taxes	
Homeowner's Insurance Premium ( months)	\$89
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$22.28 per day for 4 days @7.25 %)	
Property Taxes ( months)	

<b>G. Initial Escrow Payment at Closing</b>	<b>\$2,310</b>
Homeowner's Insurance \$150.00 per month for 8 mo. \$1,200 Mortgage Insurance per month for mo.	
Property Taxes \$111.01 per month for 10 mo.	\$1,110

<b>H. Other</b>	<b>\$0</b>
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<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$2,733</b>
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Verification Services **In**

**Process** \$256



<b>C. Services You Can Shop For</b>	<b>\$1,955</b>
Title - Attorney Fee	\$300
Title - Closing Protection Letter	\$125
Title - Endorsements	\$350
Title - Lender's Title Insurance	\$1,020
Title - Notary Fee	\$160

<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$10,032</b>
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<b>J. TOTAL CLOSING COSTS</b>	<b>\$12,765</b>
D + I	\$12,765

Lender Credits

### Calculating Cash to

Closing Costs Financed (Paid from your Loan Amount)	-
	\$1,929
Down Payment/Funds from Borrower	\$0
Deposit	\$0
Funds for Borrower	-
	\$24,385
Seller Credits	\$0
Adjustments and Other Credits	\$0
Total Closing Costs (J)	\$12,765
<b>Estimated Cash to Close</b>	<b>-\$13,549</b>

## Additional Information About This Loan

**LENDER** New American Funding, LLC  
**NMLS/ PA LICENSE ID** 6606 / 43834.015  
**LOAN OFFICER** Shawn Wainwright  
**NMLS/ PA LICENSE ID** 918316 / 109275  
**EMAIL** Shawn.Wainwright@nafinc.com  
**PHONE** 330-840-5618

**MORTGAGE BROKER**  
**NMLS/ LICENSE ID** 2169416  
**LOAN OFFICER**  
**NMLS/ LICENSE ID**  
**EMAIL**  
**PHONE**

Use these measures to compare this loan with other loans.

**In 5 Years** **\$65,905** Total you will have paid in principal, interest, mortgage insurance, and loan costs.  
**\$15,052** Principal you will have paid off.  
**Annual Percentage Rate (APR)** **8.709 %** Your costs over the loan term expressed as a rate. This is not your interest rate.



Total Interest Percentage (TIP) 89.768 % The total amount of interest that you will pay over the loan term as a

percentage of your loan amount.

In

# Process

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we  
☒ will allow, under certain conditions, this person to assume this loan on the original terms.  
☐ will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than 15 days late, we will charge a late fee of 4% of the principal and interest overdue.
- Liability after Foreclosure** Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend  
☒ to service your loan. If so, you will make your payments to us.  
☐ to transfer servicing of your loan.

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Signed by  
  
DE 38DC6A0003442A

Maryann Butler

2/5/2025 | 07:46:59 PST

Date



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 549300E2UX99HKDBR481100174826344

Agency Case No. 446-6285091-703

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

**Name** (First, Middle, Last, Suffix)

Maryann Butler

**Alternate Names**— List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

### Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers:

Each Borrower intends to apply for joint credit. **Your initials:**

### Marital Status

Married

Separated

### Dependents (not listed by another Borrower)

Number 0

Ages 0

**Social Security Number** 175-56-4679

(or Individual Taxpayer Identification Number)

**Date of Birth**

(mm/dd/yyyy)

03/26/1966

**Citizenship**

☐ U.S. Citizen

☒ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) - Use a separator between names

☒

☐

☐

☐

☒

### Contact Information

**Home Phone** 717-288-9726

**Cell Phone** 717-424-8220

**Work Phone** Ext. Reciprocal Beneficiary Relationship

# In Process

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered ☐

Email mfmallah87@icloud.com ☐

### Current Address

Street 1823 State Street

Unit #

City Harrisburg

State PA

ZIP 17103

☐ Country US

How Long at Current Address? 8

Years

Months

Housing

☐ No primary housing expense

☐ Own

Rent (\$

/month)

If at Current Address for LESS than 2 years, list Former Address

Does not apply

GURLA20\_S\_0718

GURLA20E (BOD)

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Housing \_\_\_\_\_ No primary housing expense \_\_\_\_\_ Own \_\_\_\_\_ Rent (\$) \_\_\_\_\_ /month)

**Mailing Address** – if different from Current Address *Does not apply*

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

*Does not apply*

<b>Employer or Business Name</b> Teksystems		Phone 717-395-9946	<b>Gross Monthly Income</b>
Street 4507 N Front St		Unit # #301	Base \$3,206.67 /month
City Harrisburg	State PA	ZIP 17110	Country US
			Overtime \$0.00 /month
<b>Position or Title</b> CSR		<b>Check if this statement applies:</b>	Bonus \$0.00 /month
<b>Start Date</b> 06 / 28 / 2023 (mm/dd/yyyy)		I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission \$0.00 /month
How long in this line of work? 2 Years _____ Months _____			Military _____
<b>Check if you are the Business</b>		<b>Monthly Income (or Loss)</b>	Entitlements _____ /month
I have an ownership share of less than 25%.			Other \$0.00 /month
<b>Owner or Self-Employed</b>		I have an ownership share of 25% or more.	<b>TOTAL</b> \$3,206.67 /month

*Does not apply*

Uniform Residential Loan Application  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

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1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income			<i>not apply</i> Provide at least 2 years of current and previous employment and income.
<b>Employer or Business Name</b> Molina Healthcare Street 3000 Corporate Exchange City Columbus State OH ZIP 43231 Country US		Unit # _____	<b>Previous Gross Monthly Income</b> _____ /month
<b>Position or Title</b> Enrollment Specialist <b>Start Date</b> 01 / 30 / 2023 (mm/dd/yyyy) <b>End Date</b> 06 / 30 / 2023 (mm/dd/yyyy)		<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	
<b>1e. Income from Other Sources</b> <input checked="" type="checkbox"/> <i>Does not apply</i>			

## Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have	
Include all accounts below. Under Account Type, choose from the types listed here: • Checking • Certificate of Deposit • Stock Options • Bridge Loan Proceeds • Trust Account	
<b>Borrower Name:</b> Maryann Butler	

- Savings
- Mutual Fund Retirement (e.g., 401k, IRA) Account
- Bonds (used for the transaction)
- Individual Development
- Cash Value of Life Insurance
- Money Market
- Stocks

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account		1245	\$500.00
<h1>In Process</h1>			
Provide TOTAL Amount Here			\$500.00

2b. Other Assets and Credits You Have ☒ Does not apply

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe ☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	To be paid off at	Monthly Payment
Installment	JEFFERSON CAPITAL SYST	3937313662003	Unpaid Balance or before closing <input type="checkbox"/>	\$146.40
Installment	MEMBERS 1ST F C U	6738480001	\$7,220.00 <input checked="" type="checkbox"/>	\$515.00
Revolving	AMEX	3499928919878483	\$6,402.00 <input checked="" type="checkbox"/>	\$259.00
Revolving CITI 4100390204959247 \$3,867.00 \$134.00 Revolving TBOM/ATLS/FORTIVA 7656502093719901 \$2,988.00 \$94.00				
Revolving	MEMBERS 1ST FCU	4999500001079882	\$1,942.00 <input checked="" type="checkbox"/>	\$39.00
Revolving	COMENITYCB/BOSCOV	5780976083156535	\$1,861.00 <input checked="" type="checkbox"/>	\$37.00
Revolving	BK OF AMER	5199471318946921	\$1,140.00 <input checked="" type="checkbox"/>	\$80.00
Installment	AFFIRM INC	EXIICWQH	\$142.00 <input checked="" type="checkbox"/>	\$72.00
			<input checked="" type="checkbox"/>	

Does not apply



### Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them.

☐ I do not own any real estate

#### 3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address	Street 1823 State Street	Unit #
	City Harrisburg	State PA
		ZIP 17103
Property Value	Status: Sold,	Country US
		For 2-4 Unit Primary or Investment Property

Borrower Name: Maryann Butler

GURLA20\_S 0718

Uniform Residential Loan Application

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GURLA20S (POD)

Freddie Mac Form 65 - Fannie Mae Form 1003 Effective 1/2021

	Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$147,000.00	Retained	Primary Residence	\$306.47	\$0.00	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
TRUIST MORTGAGE	9423001798531	\$640.00	\$60,293.00	<input checked="" type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

# In Process

Loan Amount \$ 112,179.00      Loan Purpose      Purchase      Refinance      Other (specify)      Unit #  
Property Address      Street 1823 State Street      City Harrisburg      State PA      ZIP 17103      County Dauphin

Number of Units 1      Property Value \$ 147,000.00  
Occupancy      Primary Residence      Second Home      Investment Property      FHA Secondary Residence

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)      NO      YES  
☒ built on a permanent chassis)      NO      YES

☒ Does not apply

☒ For Purchase Only      Does not apply

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Borrower Name: Maryann Butler

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**Borrower Name:** Maryann Butler

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Uniform Residential Loan Application

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Freddie Mac Form 65 - Fannie Mae Form 1003 *Effective*  
1/2021



## Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

A. Will you occupy the property as your primary residence?

NO YES If YES, have you had an ownership interest in another property in the

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

☐ ☒

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

NO

YES

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or NO YES obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

If YES, what is the amount of this money?

☒ ☐

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or closing this transaction that is not disclosed on this loan application?

NO

YES before

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan not disclosed on this application?

☒ YES that is ☐

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid NO YES through your property taxes (e.g., the Property Assessed Clean Energy Program)?

☒ ☐

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

In

☒ ☐

☒ ☐

☒ ☐

☒ ☐

☒ ☐

☒ ☐

G. Are there any outstanding judgments against you?

NO

YES

☒ ☐

H. Are you currently delinquent or in default on a Federal debt?

NO

YES

☒ ☐

I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

NO

YES

☒ ☐

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

NO

YES

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a NO YES third party and the Lender agreed to accept less than the outstanding mortgage balance due?

L. Have you had property foreclosed upon in the last 7 years?

NO

YES

M. Have you declared bankruptcy within the past 7 years?

NO

YES

Borrower Name: Maryann Butler

Uniform Residential Loan Application

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GURLA205 (POD)

## Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

##### (6) Authorization for Use and Sharing of Information

result in the imposition of: **In Process** By signing below, in addition to the

representations and agreements

- (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any

made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan



misrepresentation that I have made on this application, and/or (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

## (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

## (3) The Property's Appraisal, Value, and Condition


- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

## (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Signed by:  
  
DE38DC9ADD03442A

Borrower Signature

Maryann Butler

Date (mm/dd/yyyy) 2/5/2025 | 07:46:59 PST

## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?

☒ NO ☐ YES  
(mm/dd/yyyy)

If YES, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour / /
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard Surviving
- ☐ spouse

## Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

**Race:** Check one or more

☐ ☐ ☐

Hispanic or Latino American Indian or Alaska Native – Print name of enrolled Other Hispanic or Latino – Print origin:

In

☒ ☐

Process

Asian Mexican Puerto Rican Cuban or principal tribe:

☒ ☐ ☐

For example: Argentinean, Colombian, Dominican, Nicaraguan, and so on. Other Asian – Print race:

Asian Indian Chinese Filipino Japanese Korean Vietnamese Salvadoran, Spaniard,

Not Hispanic or Latino

I do not wish to provide this information

☐ For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American

Native Hawaiian or Other Pacific Islander

Sex

Female

Native Hawaiian Guamanian or Chamorro Samoan Male

Other Pacific Islander – Print race:

I do not wish to provide this information

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ ☐

Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ ☐

Was the race of the Borrower collected on the basis of visual observation or surname?

☐ ☐

**The Demographic Information was provided through:**

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview NO

☐

☐

YES

NO YES

NO YES

Fax or Mail

Email or Internet

Borrower Name: Maryann Butler

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003 Effective

1/2021

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GURLA20\_S 0718  
GURLA20S (POD)

## Section 9: Loan Originator Information.

To be completed by your Loan Originator .

### Loan Originator Information

Loan Originator Organization Name New American Funding, LLC

Address 9150 South Hills Boulevard Suite 260, Broadview Heights, OH 44147

Loan Originator Organization NMLSR ID# 6606

State License ID# 43834.015

Loan Originator Name Shawn Wainwright

Loan Originator NMLSR ID# 918316

State License ID# 109275

Email Shawn.Wainwright@nafinc.com

Phone 330-840-5618

Signature \_\_\_\_\_

Date (mm/dd/yyyy) 01/29/2025

# In Process



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 549300E2UX99HKDBR481100174826344

Agency Case No. 446-6285091-703

## Uniform Residential Loan Application — Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO ☒ YES ☐

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain) \_\_\_\_\_

State \_\_\_\_\_

GURLA20\_S 0718  
GURLA20S (POD)

# In Process

**Borrower Name:** Maryann Butler  
**Uniform Residential Loan Application -- Unmarried Addendum**  
**To be completed by the Lender:**  
**Lender Loan No./Universal Loan Identifier**  
549300E2UX99HKDBR481100174826344



Agency Case No. 446-6285091-703

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

### Community Property State

At least one borrower lives in a community property state.  
The property is in a community property state.

### Transaction Detail

Conversion of Contract for Deed or Land Contract

Renovation

Construction-Conversion/Construction-to-Permanent

Single-Closing

Two-Closing

### Refinance Type

No Cash Out  
Limited Cash Out  
Cash Out

### Refinance Program

Full Documentation  
Interest Rate Reduction  
Streamlined without Appraisal  
Other

### Energy Improvement

Mortgage loan will finance energy-related improvements.

Property is currently subject to a lien that could take priority over

☐  
☐  
☐

Construction/Improvement Costs \$ the first mortgage lien, such as a clean energy lien paid for through Lot Acquired Date / / (mm/dd/yyyy)  
property taxes (e.g., the Property Assessed Clean Energy program).  
Original Cost of Lot \$

Project Type ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

**L2. Title Information** Title to the Property Will be Held in What Name(s): For Refinance: Title to the Property is Currently Held in What

# In Process

Name(s): Maryann Butler

☒

Estate Will be Held in

☐ Fee Simple

☐ Leasehold Expiration Date / / (mm/dd/yyyy)

Manner in Which Title Will Be Held

☐ Sole Ownership

☐ Joint Tenancy with Right of Survivorship

☐ Life Estate

☐ Tenancy by the Entirety

☐ Tenancy in Common

☐ Other

Trust Information

☐ Title Will be Held by an Inter Vivos (Living) Trust

☐ Borrower Name(s): Maryann Butler

☐ Uniform Residential Loan Application — Lender Loan Information

☐ Title Will be Held by a Land Trust

Indian Country Land Tenure

☐ Fee Simple On a Reservation

☐ Individual Trust Land (Allotted/Restricted)

☐ Tribal Trust Land On a Reservation

☐ Tribal Trust Land Off Reservation

☐ Alaska Native Corporation Land ☒

Mortgage Type Applied For

☒ Conventional ☐ USDA-RD

☐ FHA ☐ VA ☐ Other:

Amortization Type

☐ Fixed Rate ☐ Other (explain):

☐ Adjustable Rate If

Adjustable Rate:

☐ Initial Period Prior to First Adjustment (months)

☐ Subsequent Adjustment Period (months)

Loan Features

☐ Balloon / Balloon Term (months)

☐ Interest Only / Interest Only Term (months)

Negative Amortization

Prepayment Penalty / Prepayment Penalty Term

(months)

Temporary Interest Rate Buydown / Initial Buydown Rate

%

Other (explain):

Terms of Loan

Note Rate 7.250 %

Loan Term 240 (months)

Mortgage Lien Type

First Lien

Subordinate Lien

Proposed Monthly Payment for Property

First Mortgage (P & I) \$ 886.64

Subordinate Lien(s) (P & I) \$

Homeowner's Insurance \$ 150.00 Supplemental Property

Insurance \$ Property Taxes \$ 111.01

Mortgage Insurance \$ 45.46

Association/Project Dues (Condo, Co-Op, PUD) \$ Other



## DUE FROM BORROWER(S)

A. Sales Contract Price \$

B. Improvements, Renovations, and Repairs \$

C. Land (if acquired separately) \$



D. (For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction See Table 3a. Property You Own) \$  
60,293.00

E. (Credit Cards and Other Debts Paid Off See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe) \$ 25,572.00

F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments) \$ 8,480.82

G. Discount Points \$ 3,537.00

H. TOTAL DUE FROM BORROWER(s) (Total of A thru G) \$ 97,882.82

**TOTAL MORTGAGE LOANS**

**I. Loan Amount**

Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 110,250.00

Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 1,929.00

\$ 112,179.00

J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing  
(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)

\$

K. TOTAL MORTGAGE LOANS (Total of I and J) \$ 112,179.00

**TOTAL CREDITS**

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller

In

Process ) \$

M. Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other) Other Credits (Enter the sum of all other credits

— Borrower Paid Fees, Earnest Money, Employer Assisted Housing,

\$

N. TOTAL CREDITS (Total of L and M)

\$

**CALCULATION**

TOTAL DUE FROM BORROWER(s) (Line H)

\$ 97,882.82

LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)

- \$ 112,179.00

Cash From/To the Borrower (Line H minus Line K and Line N)

NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.

(\$ 14,296.18)

GURLA20\_S 0718  
GURLA20S

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(POD)



**Borrower Name(s):** Maryann Butler  
Uniform Residential Loan Application — Lender Loan Information

## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Maryann Butler**

Date: **02/04/2025**

Loan Number: **1001748263**

**1823 State Street, Harrisburg, PA 17103**

Property Address:

Lender/Broker: **New American Funding, LLC**

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

I understand, acknowledge, and agree that the Lender and other Loan Participants can obtain,

use **In Process**

and share personal tax return information and, as applicable, business tax return information from every business tax return for which my Lender has obtained a form 4506-T.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

### ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

Signed by  
  
DEMIC9AD03442A

2/5/2025 | 07:46:59 PST

Maryann Butler

Date

Date



NAF\_BORROWER CONSENT TO Rev. 03.10.2023  
THE USE OF TAX RETURN  
INFORMATION (INI)

LOAN #: 1001748263

New American Funding, LLC  
14511 Myford Road, Suite 100  
Tustin, CA 92780

**HAZARD INSURANCE ENDORSEMENT LETTER**

POLICY NUMBER: To Be Determined

AGENT'S NAME AND ADDRESS: To Be Determined

INSURED'S NAME: Maryann Butler

PROPERTY ADDRESS: 1823 State Street  
Harrisburg, PA 17103

Please make the changes requested below: **In**

**Process**

☒ Correct Mortgage Clause to read:  
New American Funding, LLC ISAOA/ATIMA  
P.O. Box 5071  
Troy, MI 48007-5071  
Servicing Loan #:

☐ Change Property address to:

☐ Change Insured's Name to:

☐ The amount of coverage is not sufficient. Please increase coverage \_\_\_\_\_  
to



Other:

---

Please send the endorsement(s) directly to:

**New American Funding, LLC ISAOA/ATIMA**  
**P.O. Box 5071 Troy,**  
**MI 48007-5071**  
**Servicing Loan #:**

## Technology Consent Agreement

Date: 2/4/2025

Lender: New American Funding, LLC

Borrower Name: Maryann Butler

Address: 1823 State Street, Harrisburg, PA 17103

Borrower Cell: 717-424-8220

Borrower Home: 717-288-9726

Borrower Work: 717-395-9946

Borrower Email Address: mfmallah87@icloud.com

New American Funding, LLC ("NAF") and its partners, which can be found at <https://www.newamericanfunding.com/legal/partners/> (which list may be modified from time to time) ("Partners"), will use technology to provide you, the person(s) making a loan inquiry, loan application or obtaining a loan, with important communications and updates.

This is a big part of why NAF garners such high satisfaction from our customer reviews. NAF's dedication to providing great customer service continues after loan closing as you are kept updated on loan products, real estate and/or home-related products or services that may be of interest to you, and the servicing of any of your loans by New American Funding, LLC

. To facilitate these high ratings, NAF relies on technology to communicate which aids in our ability to extend exceptional service. Please help us succeed by reviewing the important information below.

# *Consent to Use of Technology* In Process

**Email.** You agree that NAF and its Partners may communicate with you via email at the email address specified above, which you may update from time to time.

**Calls and Text Messages.** You authorize NAF and parties calling on NAF's behalf to call you and send you SMS/MMS text messages for telemarketing, advertising and servicing purposes regarding a mortgage loan, real estate, and home-related products or services at the telephone number(s) listed above, which you may update from time to time, using an autodialer, pre-recorded or artificial voice, AI generative voice and SMS/MMS text message, even if the telephone number you provided is a cellular phone or other service for which you may be charged. If you have provided a cellular telephone number above, you represent that you are the wireless subscriber or authorized user and have the authority to give this consent. Further, you agree to notify NAF any time a telephone number you have provided to NAF changes. You understand that you are not required to provide this consent in order to obtain goods or services from NAF and that you can be connected with us without providing consent by calling (800) 450-2010.

You understand and agree that if you would like to revoke your consent to be contacted by autodialer and/or SMS text messages, you may exclusively opt-out of the receipt of such communications by contacting NAF at CustomerService@nafinc.com or (800) 450-2010 ext. 7100. This is the exclusive mechanism for opt-outs and we will act on the opt-out request in a reasonable period of time.

NAF Technology Agreement 1 of 2



Rev. 03.19.23 You authorize NAF and its Partners to contact you even if your telephone number or email address appears on a NAF internal Do Not Call / Do Not Email List, within a State or National Do Not Call Registry, or any other Do Not Contact List.

By signing below, you hereby agree that NAF and its partners can contact you as described above.

Signed by:  
A handwritten signature in blue ink, appearing to read "MB".  
0E38DC8ADD03442A

2/5/2025 | 07:46:59 PST

Maryann Butler

Date

Date



# In Process

NAF Technology Agreement

2 of 2



Rev. 03/19/23  
LOAN #: 1001748263

## FHA/VA NOTICE TO APPLICANTS

This is notice to you, as required by the Right to Financial Privacy Act of 1978, that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has the right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transactions will be available to VA or HUD without further notice or authorization, but will not be disclosed or released to another government agency or department without consent, except as required or permitted by law.

Signed by:  
  
DEBUCB4003442A

2/5/2025 | 07:46:59 PST

MARYANN BUTLERDATE **In Process**



## Affiliated Business Arrangement Disclosure Statement

Borrower(s): <b>Maryann Butler</b>	Property: <b>1823 State Street Harrisburg, PA 17103</b>
Broker/Lender: <b>New American Funding, LLC 9150 South Hills Boulevard Suite 260 Broadview Heights, OH 44147</b>	Date: <b>02/04/2025</b>

This is to give you notice that **New American Funding, LLC** has a business relationship with NAF Homes, Inc. and Empower Settlement Services, LLC and NAF Insurance Services, LLC. The nature of the relationship (and percentage of ownership) is: The Family Trust owners who indirectly own the membership shares of New American Funding, LLC also are the indirect owners (100%) of NAF Homes, Inc. and The Family Trust owners who indirectly own the membership shares of New American Funding, LLC also indirectly hold a majority membership interest (80%) in Empower Settlement Services, LLC and The Family Trust owners who indirectly own the membership shares of New American Funding, LLC also are the indirect owners (100%) of NAF Insurance Services, LLC.

Because of these relationships, this referral may provide **New American Funding, LLC** a financial or other benefit.

- ( X ) **A.** Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for ( X ) settlement of your loan on, or ( X ) purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH **In**

# Process

SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
<b>NAF Homes, Inc. - Real Estate Brokerage Services</b>	<b>Real estate commissions are typically 2% - 6% of the purchase price and paid by the seller. NAF Homes, Inc. matches borrowers with real estate agents. NAF Homes, Inc. is eligible to receive a portion of commissions pursuant to broker participation agreements.</b>
<b>Empower Settlement Services, LLC - Settlement and Closing</b>	<b>\$400 - \$700</b>

<b>Empower Settlement Services, LLC - Title Insurance Services</b>	<b>\$120 - \$5,000</b>
<b>NAF Insurance Services, LLC – Homeowner's Insurance</b>	<b>\$139 - \$5,000 annual premium depending on product and associated risk assessments (e.g., age of home, credit score, past claims of the insured, etc.)</b>

- ( ) **B.** Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

<b>Provider and Settlement Service</b>	<b>Charge or Range of Charges</b>

#### **Acknowledgement**



NAF Affiliated Business Disclosure

Rev. 10.04.23 I/We have read this disclosure form and understand that **New American Funding, LLC** is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signed by:  
  
0E380C8ADD03442A

2/5/2025 | 07:46:59 PST

Maryann Butler

Date

Date

# In Process



NAF Affiliated Business Disclosure

Rev. 10.04.23

## **BORROWER'S AUTHORIZATION**

**Borrower(s):** Maryann Butler

**Date:** 02/04/2025

**Loan No.:** 1001748263

**Property Address:** 1823 State Street  
Harrisburg, PA 17103

**Lender:** New American Funding, LLC

**AUTHORIZATION:**

I/We have applied for a mortgage with New American Funding, LLC ("Lender") (NAF). As previously communicated to you, I/We hereby authorize the Lender to obtain and review my/our consumer credit report(s).

Lender is hereby authorized to release any of my/our information required by Lender to complete the processing of this loan request. Necessary information may include employment and/or income information, savings deposits, checking accounts, consumer credit reports, consumer credit balances, payment and history, mortgage payment records and subordination agreements/requirements.

A photocopy of this letter will be deemed acceptable authorization for release of any of the above information or

documentation requested by Lender.

# In Process

**Intent to Proceed:**

By my/our signature(s) below, I/we hereby acknowledge receipt of my/our Loan Estimate ("LE") and would like to proceed with the loan application covered by the LE.

**Intent to Apply Jointly:**

If this is an application for joint credit, Borrower and Co-Borrower(s) each agree that by our signatures below we intend to apply jointly for this credit.

**THIS FORM MUST BE SIGNED AND RETURNED IN ORDER TO COMPLETE THE  
PROCESSING OF THIS LOAN APPLICATION.**

Signed by:  
  
0E380CBAD03442A

2/5/2025 | 07:46:59 PST

Signature  
Social Security # XXX-XX-4679

Date

Signature  
Social Security # XXX-XX-

Date

Signature  
Social Security # XXX-XX-

Date

Signature  
Social Security # XXX-XX-

Date



NAF Borrower's Authorization

Rev. 03/10/2023

Rev. 05/24

**FACTS**

**WHAT DOES NEW AMERICAN FUNDING DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law requires us to tell you how we collect, share, and protect your personal information. Please also read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• <b>Social Security Number</b> and <b>Credit History</b></li> <li>• <b>Employment Information</b> and <b>Income</b></li> <li>• <b>Transaction History</b> and <b>Mortgage Rates and Payments</b></li> </ul>	
<b>How?</b>	All financial companies need to share <b>Customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers'</b> personal information; the reasons <b>New American Funding</b> chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information.	Does <i>New American Funding</i> share?	Can you limit this sharing?
<p><b>For our everyday business purposes</b>— such as to process orders and legal investigations, or report to credit bureaus. <b>In P</b> your transactions, maintain your account(s), respond to court</p>	<p><b>Processes</b> Yes</p>	No
<b>For our marketing purposes</b> — to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>800-450-2010</b> and select Customer Service or</li> <li>• Visit us online: <a href="https://naf.com/manage-private-info-use">https://naf.com/manage-private-info-use</a></li> </ul> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	

## Questions?

Call **800-450-2010** or go to **[www.newamericanfunding.com](http://www.newamericanfunding.com)**



NAF Privacy Policy – Affiliate Opt Out

Rev. 05/24

Page 2

### Who we are

#### Who is providing this notice?

***New American Funding, LLC and its affiliates NAF Insurance Services, LLC, NAF Cash, LLC and NAF Homes, Inc.***

### What we do

#### How does ***New American Funding*** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

#### How does ***New American Funding*** collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan
- Give us your income information
- Give us your employment history
- Provide your mortgage information
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

#### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

#### What happens when I limit sharing for an

# In

account I hold jointly

#### with somebody else?

# Process

Your choices will

apply to everyone on your account.

### Definitions

#### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as NAF Homes, Inc., Empower Escrow, Inc., Empower Settlement Services, LLC, NAF Cash, LLC, and NAF Insurance Services, LLC.*

#### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include other financial services companies, insurance companies, or other consumer service providers.*

<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>▪ <i>Our joint marketing partners include other financial services companies and other consumer service providers.</i></li></ul>
<b>Other important information</b>	
<b>State Law.</b> We follow state law if state law provides you with additional privacy protections.	





# Notice to Homeowner

## Assumption of HUD/FHA Insured Mortgages

### Release of Personal Liability

FHA Case Number: **446-6285091-703**

Loan Number: **1001748263**

note. You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or service persons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

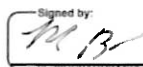
When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have

been transferred to the new buyer. mortgage, you are still liable for the mortgage debt unless you obtain a **In**

**Pro** release from liability **ces** from your mortgage lender. **S** Even if you sell

your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Signed by:  


**MARYANN BUTLER**

2/5/2025 | 07:46:59 PST

**DATE**

Instructions to Lender: A copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.



## FHA APPLICATION OF UNUSED ESCROW FUNDS AUTHORIZATION

Maryann ButlerBorrower(s):

Date: February 4, 2025

Loan Number: 1001748263

Property Address: **1823 State Street**  
**Harrisburg, PA 17103**

Lender: **New American Funding, LLC**  
License #: **43834.015**  
NMLS #: **6606**

Loan Originator: **Shawn Wainwright**

License #: **109275**  
NMLS #: **918316**

Your existing mortgage contains funds that have been held in an escrow account which will be used to satisfy any outstanding real estate taxes, homeowners insurance, annual assessments, and monthly mortgage insurance premiums, if applicable. In the event there are remaining funds after satisfying these items, the amount may be applied to your new loan.

Please select the manner in which you authorize **New American Funding, LLC**

# In Process

to apply these funds.

- ☒ Reduce the payoff amount of the existing mortgage.
- ☒ Pay closing costs on the new mortgage.
- ☒ Buydown the interest rate on the new mortgage.
- ☒ Establish an escrow account on the new mortgage.

☐ Other: \_\_\_\_\_

### ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Signed by  
  
DE-MARYANN BUTLER34424

**MARYANN BUTLER**

2/5/2025 | 07:46:59 PST

**DATE**

**OCCUPANCY AND FINANCIAL STATEMENT**Borrower(s): **Maryann Butler**Date: **February 4, 2025**Loan Number: **1001748263**Property Address: **1823 State Street  
Harrisburg, PA 17103**Lender/Broker: **New American Funding, LLC**Loan Originator: **Shawn Wainwright**License #: **43834.015**License #: **109275**NMLS #: **6606**NMLS #: **918316****1. Occupancy:** [check one box only]

- ☒ **Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence to occupy and use the Property as Borrower's principal residence within the time frames set

forth above if Lender **In Process** for at least one  
(1) year from the date that Borrower first occupies the Property. However, Borrower will not have agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

- ☐ **Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.
- ☐ **Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

- 2. Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the information accurately reflects Borrower's current financial status. Borrower certifies further

that Borrower has not received a layoff notice or otherwise has knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

3. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the



**LOAN #: 1001748263**

information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

Signed by:  
  
M. BUTLER

2/5/2025 | 07:46:59 PST

MARYANN BUTLER

DATE

# In Process

Page 2 of 2

GOCFIJ 0315  
GOCFIJ (INI)



## PENNSYLVANIA LOCK-IN AGREEMENT

Maryann ButlerBorrower(s):

Date: February 4, 2025

Loan Number: 1001748263

Property Address: 1823 State Street

Harrisburg, PA 17103 Lender: New American

Funding, LLC

Loan Originator: Shawn Wainwright

License #: 43834.015

License #: 109275

NMLS #: 6606

NMLS #: 918316

This disclosure is provided to you pursuant to 7 Pa. Cons. Stat. § 6121 (11).

This Agreement contains the terms of the loan for which you applied. This is not a commitment or approval.

- This Lock-In Rate expires at 3:00 PM on: March 20, 2025

# In Process

- This agreement locks-in the following items:

☒ The interest rate, which is:

☒ 7.250 %

☐ determined as follows:

☒ Discount points, which are 3.153 percent of the loan amount.

You ☐ agree ☒ do not agree to pay a Lock-In Fee of N/A

### ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Signed by:  
  
MARYANN BUTLER

2/5/2025 | 07:46:59 PST

DATE



## U. S. Department of Housing and Urban Development

### NOTICE TO PURCHASERS

#### **THE IMPORTANCE OF A HOME INSPECTION**

HUD Does NOT WARRANT THE CONDITION OF A PROPERTY. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

#### **WATCH OUT FOR LEAD-BASED PAINT POISONING!**

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

#### **WHAT IS LEAD POISONING?**

Lead poisoning means having high concentrations of lead in the body.

#### **LEAD CAN:**

- Damage a child's brain, nervous system, kidneys, hearing, or coordination.

# In

# Process

□ Cause major health problems, especially

in children under 7 years old.

- Affect learning.
- Cause behavior problems, blindness, and even death.
- Cause problems in pregnancy and affect a baby's normal development.

#### **WHO GETS LEAD POISONING?**

*Anyone can get it*, but children under 7 are at the greatest risk, because their bodies are not fully-grown and are easily damaged. The risk is worse if the child:

- Lives in an older home (built/constructed before 1978, and even more so before 1960).
- Does not eat regular meals (an empty stomach accepts lead more easily).
- Does not eat enough foods with iron or calcium.
- Has parents who work in lead-related jobs.
- Has played in the same places as brothers, sisters, and friends who have been lead poisoned.

(Lead poison *cannot* be spread from person to person. It comes from contact with lead.)

Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies.

### WHERE DOES IT COME FROM?

The lead hazards that children most often touch are *lead dust*, *leaded soil*, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or lead dust on them. Lead also comes from:

- Moving parts of windows and doors that can make lead dust and chips.
- Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lampposts.
- Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets. □ Drinking water. (pipes and solder)





- Parents who may bring lead dust home from work on skin, clothes, and hair.
- Colored newsprint and car batteries.
- Highly glazed pottery and cookware from other countries. ☐ Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remains in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

#### HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- |                                    |   |
|------------------------------------|---|
| <input type="checkbox"/> Cranky?   | <input type="checkbox"/> Unable to concentrate?                         |
| <input type="checkbox"/> Vomiting? | <input type="checkbox"/> Hyperactive?                                   |
| <input type="checkbox"/> Tired?    | <input type="checkbox"/> Complaining of stomach aches or headaches?     |
| • Unwilling to eat or play?        | <input type="checkbox"/> Playing with children who have these symptoms? |

These can be signs of lead poisoning. However, your children might not show these signs and

yet be poisoned; only your clinic or Doctor can test for sure. **In**

# Process

#### WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.

#### HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?

The appraisal does not determine whether a home actually has lead-based paint. It only identifies whether there are defective paint surfaces in a home that might have lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

#### WHAT DO I DO IF MY HOME DOES HAVE LEAD?

*Do not try to get rid of lead-based paint yourself; you could make things worse for you and your family.* If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your



home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do *immediately*, to protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet.
- Be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important.
- Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner.
- Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating. □ Wash toys, teething rings, and pacifiers frequently.

**WILL HUD INSURE A MORTGAGE LOAN ON A HOME  
WITH LEAD-BASED PAINT?**

HUD may insure a mortgage on a house even with lead-based paint if defective paint surfaces are treated. HUD will not remove it. You will have to pay for the cost of removal yourself.

**ACKNOWLEDGMENT**

I acknowledge that I have received and read a copy of this Notice before signing the sales contract to purchase my property.

Signed by:  
  
DE38DC9A0D3442A

2/5/2025 | 07:46:59 PST

Borrower

Date

Co-Borrower

Date

**In Process**



LOAN #: 1001748263

## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

Signed by  
  
MARYANN BUTLER

1/31/2025 | 13:57:20 PST

DATE

ICE Mortgage Technology, Inc.

GFBIFJ 0119  
GFBIFJ (INI)

**LOAN #: 1001748263**

14. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
15. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

**AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).**

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

Signed by

**MARYANN BUTLER**

1/31/2025 | 13:57:20 PST

**DATE**

# HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD: 2502-0059 (exp. 10/31/26)

## Part I – Identifying Information

HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification

FHA Case No. (include any suffix)

446-6285091-703

Mortgagee Case No.

1001748263

Mortgagee ID  
2122100009

Sponsor ID

Agent ID

Mortgagee Name, Address (include ZIP Code), and Telephone Number

New American Funding, LLC  
9150 South Hills Boulevard Suite 260  
Broadview Heights, OH 44147  
NMLS ID: 6606  
330-840-5618

Name and Address of Sponsor

Name and Address of Agent

Borrower's Name & Present Address (include ZIP Code)

Maryann Butler

1823 State Street  
Harrisburg, PA 17103

Property Address

(include name of subdivision, lot & block no., & ZIP Code)

1823 State Street  
Harrisburg, PA 17103

Sponsored Originations

Name of Third-Party Originator

NMLS ID of Third-Party Originator

## Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from

the **In Process**

I authorize the Social Security Administration

(SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I date signed, unless indicated otherwise by the individual(s) named in this loan application.

**Signature(s) of Borrower(s)** – Read consent carefully. Review accuracy of SSNs provided on this application.

Borrower's Name:

Maryann Butler

Co-Borrower's Name:

Date of Birth:

March 26, 1966

Date of Birth:

Social Security Number:

175-56-4679

Social Security Number:

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

Signed by  
  
DE38DC8A0D3442A

2/5/2025 | 07:46:59 PST

MARYANN BUTLER

DATE

## Part III – Borrower Notices, Information, and Acknowledgment

### Public Reporting Burden

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the



Borrower Name: ~~Maryann Butler~~

FHA Case No.: ~~446-6285091-703~~

collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>.

**WARNING: This warning applies to all certifications made in this document.**

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729

**Caution: Delinquencies, Defaults, Foreclosures, and Abuses**

Delinquencies, defaults, foreclosures, and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns, as well as the Federal Government, its agencies, agents, and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency, or mortgage servicing agency to collect the amount due; foreclose the mortgage; sell the property; and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection

# In Process

**Fair Housing Act**

I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. § 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, or national origin is unlawful under the Fair Housing Act and unenforceable. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the DOJ in any appropriate U.S. court against any person responsible for a violation of the applicable law.

**Certification and Acknowledgment**

All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief.



Borrower Name: Maryann Butler FHA Case No.: 446-6285091-703

Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information, and Acknowledgment.

**Signature(s) of Borrower(s)** – Do not sign unless this application is fully completed. Read the certification carefully and review accuracy of this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
 <small>Signed by DE38DC8AD03442A</small>	<u>2/5/2025   07:46:59 PST</u>		
<u>MARYANN BUTLER</u>	<u>DATE</u>		

## Part IV – Direct Endorsement Approval for a HUD FHA-Insured Mortgage

### A. Underwriting the Borrower

Date Mortgage Approved: \_\_\_\_\_ Date Approval Expires: \_\_\_\_\_

For mortgages rated as an "accept" or "approve" by FHA's Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

----- **OR** -----

For mortgages rated as a "refer" by FHA's TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement (DE) underwriter:



- I have personally reviewed and underwritten the borrower's credit application;

**In**

# Process

- The information used to underwrite the borrower was documented in accordance with Handbook 4000.1 and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with Handbook 4000.1 section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE's ID Number: \_\_\_\_\_

## B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE's ID Number: \_\_\_\_\_

## Part V. – Mortgagee's Certification

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with Handbook 4000.1 section II.A.7 Post-closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee

**New American Funding, LLC**

Name of Mortgagee's Representative

**Shawn Wainwright**





Borrower Name: ~~Maryann Butler~~

FHA Case No.: ~~446-6285091-703~~

Title of Mortgagee's Representative  
**Loan Originator**

Signature of the Mortgagee's Representative

**In**

**SS**

Date

**Proc**

#### Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: [https://www.hud.gov/program\\_offices/officeofadministration/privacy\\_act/pia/fednotice/SORNs\\_LoB#housing](https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing).

## LOCK-IN AGREEMENT

Date: 02/04/2025

Lender: New American Funding, LLC

NMLS# 6606

Borrower(s): Maryann Butler

Property Address: 1823 State Street, Harrisburg, PA 17103

Loan Number: 1001748263

You have placed an application for a mortgage loan with the above-named Lender, repayment of which will be secured with the property above. The Lender accepts your loan application subject to the terms listed in this lock-in agreement. A 'lock-in agreement' is an agreement whereby the Lender guarantees for a specified number of days or until a specified date the availability of a specified rate of interest or specified formula by which the rate of interest will be determined and/or specific number of discount points, if the loan is approved and closed within the stated period of time. This is not a commitment to lend. You will be notified as to whether or not your application is approved. Lock Status: **Locked** Lock-in Date: 02/03/2025

This lock-in agreement will expire on: 03/20/2025

# In

# Process

### Terms Locked In:

Interest Rate: **7.250%** LTV: 75.000% CLTV: 75.000%

Loan Type: Fixed

Discount Points: \$3,537.00

Commitment Fee: \$ N/A Lock-in Fee:

### Lender's Efforts; Expiration:

The Lender will make a good faith effort to process your mortgage loan application and stands ready to fulfill the terms of its commitment before the expiration date of the lock-in agreement or any extension thereof. If your loan does not close before the expiration date of this lock-in agreement through no substantial fault of yours, you may withdraw the application or reject or terminate any commitment.

### Changed Circumstance:

Changes that may affect your locked in rate include but are not limited to:

☐ Change in LTV or CLTV

☐ Cash out vs. No Cash Out

☐ Owner Occupied vs. Non Owner Occupied

☐ Impounds vs. No Impounds

NAF Lock-In Agreement



Rev. 03.17.23 **Contact Information:**

If you have any questions regarding your application or this lock-in agreement, please contact the Lender at:

New American Funding, LLC, 14511 Myford Road, Suite 100, Tustin, CA 92780  
Phone: (800)450-2010

By: Shawn Wainwright

NMLS#: 918316

### Acknowledgment

By signing below, you acknowledge that you have received and read this lock-in agreement and agree to its terms.

Signed by  
  
HE 380C38D0D5442A

2/5/2025 | 07:46:59 PST

Maryann Butler

Date

# In Process

Date



## REFINANCE CERTIFICATION

Maryann ButlerBorrower(s):

Date: February 4, 2025

Loan Number: 1001748263

Property Address: 1823 State Street  
Harrisburg, PA 17103

Lender/Broker: New American Funding, LLC

Loan Originator: Shawn Wainwright

License #: 43834.015

License #: 109275

NMLS #: 6606

NMLS #: 918316

☐ I/We the undersigned, certify that the property referenced above is **NOT** currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired this property on August 1, 2018.

ACKNOWLEDGEMENT

# In Process

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Signed by:  
  
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MARYANN BUTLER

2/5/2025 | 07:46:59 PST

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GRFCRJ (INI)

